

*Osberg v. Foot Locker, Inc., et al.,* 07-cv-01358 (KBF) (S.D.N.Y.)

**Class's Opposition to Defendants' Motion *in Limine*  
to Exclude Testimony of Christopher Maikels**

**July 10, 2015**

**EXHIBIT D**

## DO DOCUMENTATION (INFORMATION)

CLIENT: WOOLWORTH CORPORATION  
PROJECT: CASH BALANCE VALUATIONCODER: C MAIKELS  
TKS CODE:  
SPEC PROC:

## DO DOCUMENTATION (NOTES)

THE WOOLWORTH RETIREMENT PLAN  
CODING OF CASH BALANCE VALUATION  
USING SERVICE AS A BASIS FOR CONTRIBUTION PCT.  
INCLUDES ENHANCED BALANCES USING EARLY RETIREMENT FACTORS  
100% LUMP SUMS  
UPDATED CONTRIBUTION RATES  
USES 1995 DATA  
INTEGRATED BASIS WITH BREAK AT 22000

## OP RUN TIME OPTIONS

VALUATION DATE	FIXED RET AGE	...FUNDING METHODS...			ENT TRAD PROJ SUBTOTAL	FAS OUT- AGG AGE	OUT PUT	PUC- CICA CALC	PAY- METHOD UNIT 87	C-O-L PROJ (I,E)	PRORATE (I,E) LABEL	LAST YR'S ABO GAIN/ VBO LOSS	PV'S NORM COST FOR G&L	BASED ON LAST YR'S 415 & SAL LIM
		SRVC	BREAKS	AGG UNIT										
1 / 1 / 95	70	MAJOR: INTER: MINOR:	Y									AGG: FAS:	BCSV	Y

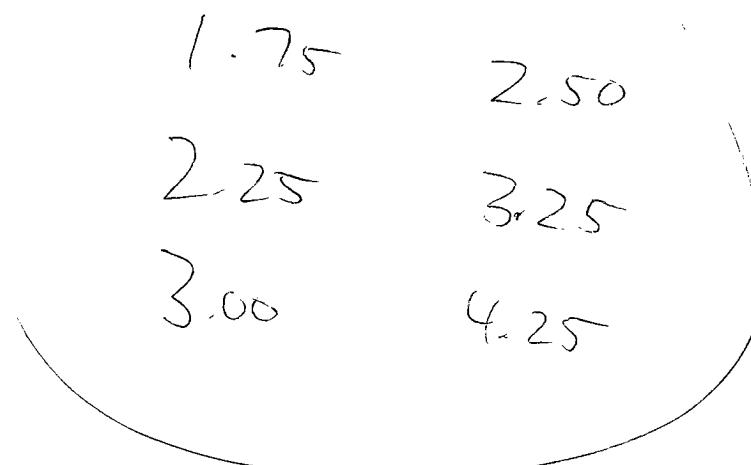
## IR INTEREST RATES

VALUATION RATE	INTEREST TABLE	FASB INTEREST		EMP CONTRIB INTEREST	
		RATE	TABLE	RATE	TABLE
PRE: 9 / 100		PRE: 8 17 / 100		5 /	
POST: 9 / 100		POST: /			

## QX POST RETIREMENT MORTALITY TABLES

LINE	RESULT LABEL	TABLE NAME	SET-	SELECT
			BACK	YEAR
1	QXM	GA83M		
2	QXF	GA83F		
3	QXLIM	UP84		
4	QXGATT	GATTQX		

new rates



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## AX ANNUITY VALUES

LINE	RESULT LABEL	SEX LABEL	FORM OF PAYMENT	DEF AGE	TMP AGE	CERTAIN PERIOD	..MORTALITY PENSIONER	LABEL.. SPOUSE	SPOUSES AGE DIF	FRACTION CONTINUD	FRACTION MARRIED	MCR RATIO	PAY FRQ
1	AXM	M	LA				QXM			/	/	/	
2	AXF	F	LA				QXF			/	/	/	
3	AXWTHM	M	LA	55			QXM			/	/	/	
4	AXWTHF	F	LA	55			QXF			/	/	/	
5	AXDTHM	M	SPA	55			QXM	QXF	-4	50 / 100	70 / 100	/	
6	AXDTHF	F	SPA	55			QXF	QXM	4	50 / 100	70 / 100	/	
7	AXREAM	M	REA	65	65		QXM	QXF	-4	50 / 100	70 / 100	/	
8	AXREAF	F	REA	65	65		QXF	QXM	4	50 / 100	70 / 100	/	
9	AXJ&SM	M	J&S				QXM	QXF	-4	50 / 100	1 / 1	/	
10	AXJ&SF	F	J&S				QXF	QXM	4	50 / 100	1 / 1	/	
11	DEFJ&SM	M	J&S	55			QXM	QXF	-4	50 / 100	1 / 1	/	
12	DEFJ&SF	F	J&S	55			QXF	QXM	4	50 / 100	1 / 1	/	
13	AXUP84	B	LA	65			QXLIM			/	/	/	
14	AXGATT	B	LA	65			QXGATT			/	/	/	
15	AXLS	B	CO			1	QXM			/	/	/	A

## ER EARLY RETIREMENT FACTORS

LINE	RESULT LABEL	EARLIEST AGE	ERF TABLE NAME	METHOD 1		METHOD 2		METHOD 3			ACTUARIAL EQUIVALENCE	
				ANNUAL START AGE	PERCENTAGE REDUCTION	REDUCTION	RETIRE AGE	INTEREST RATE	MORTALITY LABEL			
1	ERF1	55		1) 65	6	/				/		
2	ERF2	50		1) 65	4	/				/		
3	ERFLIM	20		1)		/	62	7 1 / 2	QXLIM			
				2)		/						

## CV CONVERSION FACTORS

LINE	RESULT LABEL	1ST AGE	CONV FACTR TABLE NAME	METHOD 1		METHOD 2		INTEREST RATE	..MORTALITY PENSIONER	LABELS.. SPOUSE	AGE DIFFERENCE
				ANNUITY ORIGINAL FORM	LABEL	ANNUITY OPTIONAL FORM	LABEL				
1	CVLS900	18		AXGATT		AXLS		9 / 100			
2	CVGATT	18		AXGATT		AXLS		8 / 100			
3	CVLIMM	18		AXLS		AXJ&SM		5 / 100	QXLIM	QXLIM	
4	CVLIMF	18		AXLS		AXJ&SF		5 / 100	QXLIM	QXLIM	

## DX ACTIVE DECREMENTS

LINE	RESULT LABEL	GROUP LABEL	SEX	V/P	TYPE	BEGIN DECRMNT AT ELIGIBILTY	STOP DECRMNT AT ELIGIBILTY	TABLE NAME	SET- BACK	....LOADING....	...SELECT...	GAIN & LOSS
						AGE LABEL	AGE LABEL			OP (CNST/LABEL)	TABLE NAME	RESULT LABEL
1	DXDTHM		M	B	D			GA83M				
2	DXDTHF		F	B	D			GA83F				
3	DXWTH		B	B	W			WTH				
4	DXRET		B	B	R	ELRET		NEW				

## SX SALARY SCALES

LINE	RESULT LABEL	GROUP LABEL	V/P	TABLE NAME	SET- BACK	BEGIN DECRMNT AT ELIGIBILTY	STOP DECRMNT AT ELIGIBILTY	TABLE NAME	SET- BACK	....LOADING....	...SELECT...	...SELECT...
						AGE LABEL	AGE LABEL			OP (CNST/LABEL)	OP	TABLE NAME
1	SX		B	ZERO			+	0.05				

## SV SERVICE CALCULATIONS

LINE	RESULT LABEL	GROUP LABEL	ACCRUED SERVICE	RNDG CODE	..SERVICE START RULES...			..SERVICE STOP RULE...			SERVICE INCR LABEL
					AGE	YRS	DATE	AGE	YRS	DATE	
1	VCSV		EHIRE	2	1)	/	/			/	/
2	BCSV		EBCSV	2	1)	/	/			/	/
3	SVCPAY				2)	/	/				
					3)	/	/				
					1)	1	/	1	/	95	1
					2)	/	/				
					3)	/	/				

## EL ELIGIBILITY AGES

LINE	RESULT LABEL	GROUP LABEL	LATEST OF			SERVICE LABEL	....EARLIER OF....		'LATER OF' OPTION	
			AGE RQMT	SRVC RQMT	AGE & SRVC RQMT		DATE RQMT	ELIGIBILITY AGE LABELS	LABEL#1	LABEL#2
1	EL65		65	1		/ /	BCSV			
2	EL70		70			/ /				
3	ELV			5		/ /	VCSV	EL65		
4	ELER1		55	5		/ /	VCSV	EL65		
5	ELSUB			15		/ /	VCSV	ELER1		
6	ELER2		55	15		/ /	VCSV	EL65		
7	ELER3		50	15		/ /	BCSV	EL65		
8	ELRET		70			/ /		ELER1		
9	AGE55		55			/ /				
10	AGE20		20			/ /				
11	AGE30		30			/ /				
12	AGE40		40			/ /				
13	AGE50		50			/ /				
14	AGE60		60			/ /				
15	ELNOW					1 / 1 / 1995				
16	EL10SVC		10			/ /	BCSV			
17	EL20SVC			20		/ /	BCSV			
18	EL30SVC			30		/ /	BCSV			

## LM 415 LIMIT

LINE	RESULT LABEL	LAW YR	TEFRA RL	AGE/ AGE LABEL	DEFERRED INCREASES FOR MAX BEN	C-O-L TO TRM/ AGE	LABELS FOR MAX BEN PRORATION	..ADJ FACTOR..			PROJ EMP LABEL	RET FACTOR LABEL FOR CURR LIMIT	..GRANDFATHERED BENEFITS..		
								COL MAX BEN PRORATION	LABEL FOR 100% J&S	LD CV			VAL REC FIELD & ERF LABEL	ERF LBL FOR 1986	LIMIT
1	RETLIM	95	A:		/	T: S:	M:				E: ERFIM				
			L:			A: Y P: BCSV	F:				L:				
2	DEFLIM	95	A: 55		/	T: S:	M:				E: ERFIM				
			L:			A: Y P: BCSV	F:				L:				
3	LMLS	95	A:		/	T: S:	M: CVLIMM	C			E:				
			L:			A: Y P: BCSV	F: CVLIMF				L:				

## BC BENEFIT CALCULATION

LINE	GROUP LABEL	STATEMENT	ELIGIBILITY AGE LABELS	
			FROM	TO
1		DO SA(1)		
2		ACCR=HOURS94.GE.1000		
3		ZER=0		
4		*		
5		* NEED TO GET PV OF ABENTY FOR		
6		* INITIAL BALANCE		
7		*		
8		ER=1		
9		A=\$AGE.GE.ELER3		
10		AGROUP=A	\$AGE	\$AGE
11	AGROUP	ER=ERF2>.6	\$AGE	\$AGE
12		BALANCE=ABENTY*CVLS900/ER	\$AGE	\$AGE
13		*		
14		* NEED TO GET PV FOR MINIMUM BEN		
15		*		
16		MIN=ABENTY*CVGATT		
17		*		
18		* GET "CONTRIBUTION" STREAM		
19		*		
20		SALPROJ1=0		
21		SALPROJ2=0		
22		SALPROJ3=0		
23		SALPROJ4=0		
24	ACCR	SALPROJ1=SALPROJ		EL10SVC
25	ACCR	SALPROJ2=SALPROJ	EL10SVC	
26	ACCR	SALPROJ3=SALPROJ	EL20SVC	
27		BREAK=22000		
28		DO AC(1)	ELNOW	
29		DO AC(2)	ELNOW	
30		DO AC(3)	ELNOW	
31		DO AC(4)	ELNOW	
32		ANNCONT=ANNCONT1+ANNCONT2+ANNCONT3		
33		ANNC=ANNCONT	\$AGE	\$AGE
34		CASHBAL=BALANCE*(1.05)**(\$PRJTIME)+		
35		ANNC*(1.05)**(\$PRJTIME-1)*		
36		SVCPAY		
37		RETBEN=CASHBAL>MIN		

## SA SALARY CALCULATIONS

LINE	PROJ RESULT	SALARY LABEL	SAL SCALE LABEL	PAY/SAL HISTORY	FINAL RESULT	AVG LABEL	# OF YEARS IN AVERAGE	FINAL FREEZE AVERAGE AGE	SAL LIMITS METHOD	LAW YR	COL INCREASE (RATE OR TABLE)	
1	SALPROJ	SX								4	95	R: / T:

## AC ACCUMULATED EMPLOYEE CONTRIBUTIONS WITH INTEREST

LINE	RESULT LABEL (ACCUM)	RESULT LABEL (ANNUAL)	PROJ SAL LABEL	EMPL CONTRIBS WITH INTEREST	BREAKPOINTS	% BELOW BREAKPOINT 1	% ABOVE BREAK PTS 1 & 2	CONTRIBS STOP AGE	OPT INT RATE
	C: BALANCE L:	1) 1 2)	1) / 100 2)	1) / 2)		18	/		
1	BAL0	ANNCONT0	SALPROJ	C: ZER	1) BREAK L: 2)	1 75 / 100	1) 2 50 / 100 2)		/
2	BAL1	ANNCONT1	SALPROJ1	C: ZER	1) BREAK L: 2)	2 25 / 100	1) 3 25 / 100 2)		/
3	BAL2	ANNCONT2	SALPROJ2	C: ZER	1) BREAK L: 2)	3 00 / 100	1) 4 25 / 100 2)		/
4	BAL3	ANNCONT3	SALPROJ3	C: ZER	1) BREAK L: 2)				

## PV PRESENT VALUES

LINE	RESULT LABEL	STUDY SET	ELIG AGE LABELS	TYPE	BENEFIT/ SAL/CONT LABEL	DECREMENT LABELS	ANNUITY VALUE LABELS	ERF LABEL	CONV FACTOR LABELS	LOADING FACTR CNST/LAB APP 'Y'	415 LIMIT LABEL
	FR: ELV TO: EL70	B	RET BEN		M: DXDTHM F: DXDTHF	M: AXLS F: AXLS	M: AXLS F: AXLS		M: AXLS F: AXLS	M: F:	
1	PVDTH										
2	PWTH		FR: ELV TO: ELER1	B	RET BEN	M: DXWTH F: DXWTH	M: AXLS F: AXLS				Y LMLS
3	PVRET		FR: ELER1 TO:	B	RET BEN	M: DXRET F: DXRET	M: AXLS F: AXLS				Y LMLS

## VR VALUATION RECORD

LINE	RESULT LABEL	FIELD LOCATION 1ST COLUMN	ON RECORD LAST COLUMN	# DECIMAL PLACES	....FIELD....	
					TYPE	FORMAT
1	ESSN	1	9		N	
2	ESEX	11	11		A	
3	LOC	12	15		A	
4	EBCSV	16	20	3	N	
5	EBIRTH	22	27		D 1	
6	EHIRE	29	34		D 1	
7	PAY94	36	44	2	N	
8	PAY93	46	54	2	N	
9	ABENTY	56	63	2	N	
10	ABENLY	66	73	2	N	
11	ETY	75	76		N	
12	ELY	77	78		N	
13	ETEST	80	80		N	
14	HOURS94	82	90	2	N	
15	ENUMB	93	101		N	

## TC TEST CASES

NUMBER OF TEST LIVES TO PRINT	PROCESSING OPTION (BLANK,P)	SELECTION OPTION (BLANK,E)	SOC SEC PRINTOUT (BLANK,Y)	SOC SEC EXIT AGE FOR PRTOUT (BLANK,X)	AGE RANGE OPTION (BLANK,X)	FIELDS DISPLAY OPTION	TEST CASE OUTPUT
1		E				ENTRY AGE FUNDING FASB DISCLOSURE X	TRADITIONAL UNIT CREDIT X PROJECTED UNIT CREDIT S

## CONTROL TOTALS

SCREEN	LINES	TOTAL
DO	1	-6194.
DO	8	61838.
OP	1	4953.
IR	1	13169.
QX	4	48808.
AX	15	1043114.
ER	3	62574.
CV	4	81683.
DX	4	10796.
SX	1	-5764.
SV	3	69811.
EL	18	1351441.
LM	3	77403.
BC	37	-17572466.
SA	1	5171.
AC	4	369006.
PV	3	101891.
VR	15	1703879.
TC	1	962.
TOTAL	127	-12577925.

## ERROR MESSAGES

SCREEN	LINE	W/E	MESSAGE
SX	1	(W)	SALARY SCALE VALUES ARE ALL ZERO.
SV	3	(W)	ACCRUED SERVICE LABEL IS MISSING.
AC	2	(W)	PROJECTED SALARY LABEL IS NOT DEFINED ON 'SA' SCREEN.
AC	3	(W)	PROJECTED SALARY LABEL IS NOT DEFINED ON 'SA' SCREEN.
AC	4	(W)	PROJECTED SALARY LABEL IS NOT DEFINED ON 'SA' SCREEN.
AC	1	(W)	CURRENT ACCRUED CONTRIBS LABEL IS NOT DEFINED ON 'VR' SCREEN
AC	2	(W)	CURRENT ACCRUED CONTRIBS LABEL IS NOT DEFINED ON 'VR' SCREEN
AC	3	(W)	CURRENT ACCRUED CONTRIBS LABEL IS NOT DEFINED ON 'VR' SCREEN
AC	4	(W)	CURRENT ACCRUED CONTRIBS LABEL IS NOT DEFINED ON 'VR' SCREEN
AC	1	(W)	PERCENT ABOVE BREAKPOINT ONE IS MISSING.

NUMBER OF WARNINGS FOUND = 10

NUMBER OF ERRORS FOUND = 0

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VALUATION YEAR 1995

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## POST RETIREMENT MORTALITY RATES

TABLE NAME: GA83M SETBACK: 0

AGE	QX														
1	.000342	2	.000342	3	.000342	4	.000342	5	.000342	6	.000318	7	.000302	8	.000294
9	.000292	10	.000293	11	.000298	12	.000304	13	.000310	14	.000317	15	.000325	16	.000333
17	.000343	18	.000353	19	.000365	20	.000377	21	.000392	22	.000408	23	.000424	24	.000444
25	.000464	26	.000488	27	.000513	28	.000542	29	.000572	30	.000607	31	.000645	32	.000687
33	.000734	34	.000785	35	.000860	36	.000907	37	.000966	38	.001039	39	.001128	40	.001238
41	.001370	42	.001527	43	.001715	44	.001932	45	.002183	46	.002471	47	.002790	48	.003138
49	.003513	50	.003909	51	.004324	52	.004755	53	.005200	54	.005660	55	.006131	56	.006618
57	.007139	58	.007719	59	.008384	60	.009158	61	.010064	62	.011133	63	.012391	64	.013868
65	.015592	66	.017579	67	.019804	68	.022229	69	.024817	70	.027530	71	.030354	72	.033370
73	.036680	74	.040388	75	.044597	76	.049388	77	.054758	78	.060678	79	.067125	80	.074070
81	.081484	82	.089320	83	.097525	84	.106047	85	.114836	86	.124170	87	.133870	88	.144073
89	.154859	90	.166307	91	.178214	92	.190460	93	.203007	94	.217904	95	.234086	96	.248436
97	.263954	98	.280803	99	.299154	100	.319185	101	.341086	102	.365052	103	.393102	104	.427255
105	.469531	106	.521945	107	.586518	108	.665268	109	.760215	110	1.000000	111	1.000000	112	1.000000
113	1.000000	114	1.000000	115	1.000000	116	1.000000	117	1.000000	118	1.000000	119	1.000000	120	1.000000

TABLE NAME: GA83F SETBACK: 0

AGE	QX														
1	.000171	2	.000171	3	.000171	4	.000171	5	.000171	6	.000140	7	.000118	8	.000104
9	.000097	10	.000096	11	.000104	12	.000113	13	.000122	14	.000131	15	.000140	16	.000149
17	.000159	18	.000168	19	.000179	20	.000189	21	.000201	22	.000212	23	.000225	24	.000239
25	.000253	26	.000268	27	.000284	28	.000302	29	.000320	30	.000342	31	.000364	32	.000388
33	.000414	34	.000443	35	.000476	36	.000502	37	.000536	38	.000573	39	.000617	40	.000665
41	.000716	42	.000775	43	.000842	44	.000919	45	.001010	46	.001117	47	.001237	48	.001366
49	.001505	50	.001647	51	.001793	52	.001949	53	.002120	54	.002315	55	.002541	56	.002803
57	.003103	58	.003443	59	.003821	60	.004241	61	.004703	62	.005210	63	.005769	64	.006386
65	.007064	66	.007817	67	.008681	68	.009702	69	.010922	70	.012385	71	.014128	72	.016160
73	.018481	74	.021092	75	.023992	76	.027185	77	.030672	78	.034459	79	.038549	80	.042945
81	.047655	82	.052691	83	.058071	84	.063807	85	.069918	86	.076570	87	.083870	88	.091935
89	.101354	90	.111750	91	.123076	92	.135630	93	.149577	94	.165103	95	.182419	96	.201757
97	.222044	98	.243899	99	.268185	100	.295187	101	.325225	102	.358897	103	.395843	104	.438360
105	.487816	106	.545886	107	.614309	108	.694885	109	.789474	110	1.000000	111	1.000000	112	1.000000
113	1.000000	114	1.000000	115	1.000000	116	1.000000	117	1.000000	118	1.000000	119	1.000000	120	1.000000

TABLE NAME: UP84 SETBACK: 0

AGE	QX														
1	.001453	2	.001453	3	.001453	4	.001453	5	.001453	6	.001453	7	.001453	8	.001453
9	.001453	10	.001453	11	.001453	12	.001453	13	.001453	14	.001453	15	.001453	16	.001437
17	.001414	18	.001385	19	.001351	20	.001311	21	.001267	22	.001219	23	.001167	24	.001149
25	.001129	26	.001107	27	.001083	28	.001058	29	.001083	30	.001111	31	.001141	32	.001173
33	.001208	34	.001297	35	.001398	36	.001513	37	.001643	38	.001792	39	.001948	40	.002125
41	.002327	42	.002556	43	.002818	44	.003095	45	.003410	46	.003769	47	.004180	48	.004635
49	.005103	50	.005616	51	.006196	52	.006853	53	.007543	54	.008278	55	.009033	56	.009875
57	.010814	58	.011863	59	.012952	60	.014162	61	.015509	62	.017010	63	.018685	64	.020517
65	.022562	66	.024847	67	.027232	68	.029634	69	.032073	70	.034743	71	.037667	72	.040871
73	.044504	74	.048504	75	.052913	76	.057775	77	.063142	78	.068628	79	.074648	80	.081256
81	.088518	82	.096218	83	.104310	84	.112816	85	.122079	86	.132174	87	.143179	88	.155147
89	.168208	90	.182461	91	.198030	92	.215035	93	.232983	94	.252545	95	.273878	96	.297152
97	.322553	98	.349505	99	.378865	100	.410875	101	.445768	102	.483830	103	.524301	104	.568365
105	.616382	106	.668696	107	.725745	108	.786495	109	.852659	110	.924666	111	1.000000	112	1.000000
113	1.000000	114	1.000000	115	1.000000	116	1.000000	117	1.000000	118	1.000000	119	1.000000	120	1.000000

## POST RETIREMENT MORTALITY RATES

TABLE NAME: GATTQX SETBACK: 0

AGE	QX														
1	.000000	2	.000000	3	.000000	4	.000000	5	.000257	6	.000229	7	.000210	8	.000199
9	.000195	10	.000195	11	.000201	12	.000209	13	.000216	14	.000224	15	.000233	16	.000251
17	.000251	18	.000261	19	.000272	20	.000283	21	.000297	22	.000310	23	.000325	24	.000341
25	.000359	26	.000378	27	.000398	28	.000422	29	.000446	30	.000475	31	.000505	32	.000538
33	.000574	34	.000614	35	.000668	36	.000705	37	.000751	38	.000806	39	.000873	40	.000952
41	.001043	42	.001151	43	.001278	44	.001426	45	.001597	46	.001794	47	.002014	48	.002252
49	.002509	50	.002778	51	.003059	52	.003352	53	.003659	54	.003988	55	.004336	56	.004711
57	.005121	58	.005581	59	.006103	60	.006700	61	.007383	62	.008172	63	.009080	64	.010127
65	.011328	66	.012698	67	.014242	68	.015966	69	.017869	70	.019958	71	.022241	72	.024765
73	.027581	74	.030740	75	.034295	76	.038286	77	.042715	78	.047569	79	.052837	80	.058508
81	.064570	82	.071006	83	.077798	84	.084927	85	.092377	86	.100370	87	.108870	88	.118004
89	.128107	90	.139029	91	.150645	92	.163045	93	.176292	94	.191504	95	.208253	96	.225097
97	.242999	98	.262351	99	.283670	100	.307186	101	.333156	102	.361975	103	.394472	104	.432808
105	.478674	106	.533916	107	.600414	108	.680076	109	.774845	110	1.000000	111	1.000000	112	1.000000
113	1.000000	114	1.000000	115	1.000000	116	1.000000	117	1.000000	118	1.000000	119	1.000000	120	1.000000

## TABLE VALUES

SCREEN: DX LINE: 1 TABLE NAME: GA83M SETBACK: 0

AGE	RATE										
16	.000333	17	.000343	18	.000353	19	.000365	20	.000377	21	.000392
22	.000408	23	.000424	24	.000444	25	.000464	26	.000488	27	.000513
28	.000542	29	.000572	30	.000607	31	.000645	32	.000687	33	.000734
34	.000785	35	.000860	36	.000907	37	.000966	38	.001039	39	.001128
40	.001238	41	.001370	42	.001527	43	.001715	44	.001932	45	.002183
46	.002471	47	.002790	48	.003138	49	.003513	50	.003909	51	.004324
52	.004755	53	.005200	54	.005660	55	.006131	56	.006618	57	.007139
58	.007719	59	.008384	60	.009158	61	.010064	62	.011133	63	.012391
64	.013868	65	.015592	66	.017579	67	.019804	68	.022229	69	.024817
70	.027530	71	.030354	72	.033370	73	.036680	74	.040388	75	.044597

SCREEN: DX LINE: 2 TABLE NAME: GA83F SETBACK: 0

AGE	RATE										
16	.000149	17	.000159	18	.000168	19	.000179	20	.000189	21	.000201
22	.000212	23	.000225	24	.000239	25	.000253	26	.000268	27	.000284
28	.000302	29	.000320	30	.000342	31	.000364	32	.000388	33	.000414
34	.000443	35	.000476	36	.000502	37	.000536	38	.000573	39	.000617
40	.000665	41	.000716	42	.000775	43	.000842	44	.000919	45	.001010
46	.001117	47	.001237	48	.001366	49	.001505	50	.001647	51	.001793
52	.001949	53	.002120	54	.002315	55	.002541	56	.002803	57	.003103
58	.003443	59	.003821	60	.004241	61	.004703	62	.005210	63	.005769
64	.006386	65	.007064	66	.007817	67	.008681	68	.009702	69	.010922
70	.012385	71	.014128	72	.016160	73	.018481	74	.021092	75	.023992

SCREEN: DX LINE: 3 TABLE NAME: WTH SETBACK: 0

AGE	RATE										
16	.000000	17	.000000	18	.000000	19	.000000	20	.180000	21	.174000
22	.169000	23	.163000	24	.158000	25	.152000	26	.146000	27	.141000
28	.135000	29	.129000	30	.124000	31	.118000	32	.113000	33	.107000
34	.101000	35	.096000	36	.090000	37	.084000	38	.079000	39	.073000
40	.068000	41	.062000	42	.058000	43	.067000	44	.070000	45	.072000
46	.072000	47	.067000	48	.055000	49	.043000	50	.036000	51	.032000
52	.030000	53	.030000	54	.030000	55	.000000	56	.000000	57	.000000
58	.000000	59	.000000	60	.000000	61	.000000	62	.000000	63	.000000
64	.000000	65	.000000	66	.000000	67	.000000	68	.000000	69	.000000
70	.000000	71	.000000	72	.000000	73	.000000	74	.000000	75	.000000

## TABLE VALUES

SCREEN: DX LINE: 4 TABLE NAME: NEW SETBACK: 0

AGE	RATE										
16	.000000	17	.000000	18	.000000	19	.000000	20	.000000	21	.000000
22	.000000	23	.000000	24	.000000	25	.000000	26	.000000	27	.000000
28	.000000	29	.000000	30	.000000	31	.000000	32	.000000	33	.000000
34	.000000	35	.000000	36	.000000	37	.000000	38	.000000	39	.000000
40	.000000	41	.000000	42	.000000	43	.000000	44	.000000	45	.000000
46	.000000	47	.000000	48	.000000	49	.000000	50	.000000	51	.000000
52	.000000	53	.000000	54	.000000	55	.040000	56	.040000	57	.030000
58	.030000	59	.040000	60	.060000	61	.080000	62	.210000	63	.130000
64	.170000	65	.300000	66	.220000	67	.210000	68	.220000	69	.300000
70	1.000000	71	1.000000	72	1.000000	73	1.000000	74	1.000000	75	1.000000

MMVAL (10) CA95SILS ACT95 VALUATION YEAR 1995 INTEREST RATE 9.00 % DATE 4/12/95 TIME 16:24:26 PAGE 13

## SHORT SAMPLE -- ACTIVE MEMBER

VALUATION RECORD		CALCULATED AGES (EXACT AND NEAREST)			GENERAL STATISTICS				
ESSN	1,839	CURRENT AGE	34.620	35	SERVICE	3.53	MEMBERSHIP	-23,571.29	
ESEX	F	AGE AT HIRE	31.092	31	\$TOTAL1	0.00	\$TOTAL2	0.00	
LOC	FWWC	RETIREMENT AGE	70.037	70	\$TOTAL3	0.00	\$TOTAL4	0.00	
EBCSV	2.421	MEMBERSHIP AGE	31.092	31	\$TOTAL5	0.00			
EBIRTH	REDACTED/60								
EHIRE	06/21/91								
PAY94	12,025.06	ACCRUED LIABILITIES			CURRENT SERVICE COST				
PAY93	11,001.61	PVDTH	PVWTH	PVRET	PVDTH	PVWTH	PVRET		
ABENTY	307.14	PVTOT-1	PVTOT-2	PVTOT-3	PVTOT-4	PVTOT-5	PVTOT-1	PVTOT-2	
ABENLY	175.70							PVTOT-3	
ETY	2							PVTOT-4	
ELY	2							PVTOT-5	
ETEST	1								
HOURS94	1,712.89	85	2,882	944					
ENUMB	18	3,911							
ELIGIBILITY AGES		TUC							
EL65	65	79	2,291	944					
EL70	70	3,314							
ELV	37								
ELER1	55								
ELSUB	47								
ELER2	55								
ELER3	50								
ELRET	55								
AGE55	55								
AGE20	20								
AGE30	30								
AGE40	40								
AGE50	50								
AGE60	60								
ELNOW	35								
EL10SVC	43								
EL20SVC	53								
EL30SVC	63								
\$AGE	35								
\$HIREAGE	31								
\$MEMBAGE	31								
\$\$SNRA	67								

MMVAL (10) CA95SILS ACT95 VALUATION YEAR 1995 INTEREST RATE 9.00 % DATE 4/12/95 TIME 16:24:26 PAGE 14

NUMBER OF ACTIVE RECORDS READ = 6463  
NUMBER OF RECORDS DROPPED = 0  
NUMBER OF SURVIVOR ACTIVES = 6369  
NUMBER OF NEW ENTRANTS = 94  
NUMBER OF LAYOFFS = 0  
NUMBER OF TERMINATIONS PROCESSED = 0

MMVAL (10) CA95SILS ACT95

VALUATION YEAR 1995

INTEREST RATE 9.00 %

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WILLIAM M. MERCER VALUATION SYSTEM  
ACTIVE EMPLOYEE RESULTS

AGGREGATE COST METHOD - PROJECTED PRESENT VALUES

TOTAL OF ALL EMPLOYEES	SURVIVORS	NEW ENTRANTS	LAYOFFS	TOTAL	
<hr/>					
<b>STATISTICS</b>					
NUMBER OF EMPLOYEES	24,487	293	0	24,780	
AVERAGE AGE	36.70	40.10	0.00	36.74	
AVERAGE YEARS OF SERVICE	8.53	8.86	0.00	8.54	
AVERAGE SALARY	23,757	16,089	0	23,666	
TOTAL SALARY	581,736,575	4,714,172	0	586,450,747	
TOTAL SALARY < LIMIT FOR VALUATION YEAR	578,644,822	4,714,172	0	583,358,994	
<hr/>					
<b>EMPLOYEES UNDER FIXED RETIREMENT AGE</b>					
NUMBER OF EMPLOYEES	24,387	288	0	24,675	
TOTAL SALARY	580,675,284	4,688,271	0	585,363,555	
TOTAL SALARY < LIMIT FOR VALUATION YEAR	577,583,532	4,688,271	0	582,271,802	
<hr/>					
<b>PRESENT VALUES OF BENEFITS</b>					
DEATH BENEFIT	(PVDTH )	9,114,761	37,828	0	9,152,589
VESTED WITHDRAWAL BENEFIT	(PVWTH )	20,865,953	147,405	0	21,013,358
RETIREMENT BENEFIT	(PVRET )	115,349,489	449,484	0	115,798,973
		145,330,203	634,716	0	145,964,919

MMVAL (10) CA95SILS ACT95

VALUATION YEAR 1995

INTEREST RATE 9.00 %

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WILLIAM M. MERCER VALUATION SYSTEM  
ACTIVE EMPLOYEE RESULTS

## TRADITIONAL UNIT CREDIT COST METHOD

TOTAL OF ALL EMPLOYEES	SURVIVORS	NEW ENTRANTS	LAYOFFS	TOTAL
-----	-----	-----	-----	-----
PRESENT VALUES OF BENEFITS - AL				
DEATH BENEFIT (PVDTH )	9,022,587	37,032	0	9,059,618
VESTED WITHDRAWAL BENEFIT (PVWTH )	19,463,388	134,914	0	19,598,302
RETIREMENT BENEFIT (PVRET )	114,320,621	442,422	0	114,763,043
	142,806,596	614,368	0	143,420,963
PRESENT VALUES OF BENEFITS - NC				
DEATH BENEFIT (PVDTH )	92,174	796	0	92,970
VESTED WITHDRAWAL BENEFIT (PVWTH )	1,402,566	12,491	0	1,415,057
RETIREMENT BENEFIT (PVRET )	1,028,868	7,062	0	1,035,929
	2,523,608	20,349	0	2,543,956